B 1 (Official Form Case 09-21834 Doc 1 Filed 06/16/09 Entered 06/16/09 15:25:42 Desc Main United States Bankruptcy Document Page 1 of 40 **Voluntary Petition** Northern District of Illinois Name of Debtor (if individual, enter Last, First, Middle): CURREN JR. RICHARD, D Name of Joint Debtor (Spouse) (Last, First, Middle): All Other Names used by the Debtor in the last 8 years All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names): (include married, maiden, and trade names): Last four digits of Soc. Sec. or Indvidual-Taxpayer I.D. (ITIN) No./Complete EIN Last four digits of Soc. Sec. or Indvidual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all): 5634 (if more than one, state all): Street Address of Debtor (No. and Street, City, and State): Street Address of Joint Debtor (No. and Street, City, and State): 895 GIFFORD ROAD ELGIN, IL ZIP CODE 60120 ZIP CODE County of Residence or of the Principal Place of Business: County of Residence or of the Principal Place of Business: Mailing Address of Debtor (if different from street address): Mailing Address of Joint Debtor (if different from street address): ZIP CODE ZIP CODE Location of Principal Assets of Business Debtor (if different from street address above): ZIP CODE Type of Debtor Nature of Business Chapter of Bankruptcy Code Under Which (Form of Organization) (Check one box.) the Petition is Filed (Check one box.) (Check **one** box.) Health Care Business ✓ Chapter 7 Chapter 15 Petition for Individual (includes Joint Debtors) Single Asset Real Estate as defined in Chapter 9 Recognition of a Foreign See Exhibit D on page 2 of this form. 11 U.S.C. § 101(51B) Chapter 11 Main Proceeding Chapter 15 Petition for Corporation (includes LLC and LLP) Railroad Chapter 12 Chapter 13 Recognition of a Foreign Partnership Stockbroker Commodity Broker Other (If debtor is not one of the above entities, Nonmain Proceeding check this box and state type of entity below.) Clearing Bank Other **Nature of Debts** (Check one box.) Tax-Exempt Entity (Check box, if applicable.) **✓** Debts are primarily consumer ☐ Debts are primarily debts, defined in 11 U.S.C. business debts Debtor is a tax-exempt organization § 101(8) as "incurred by an under Title 26 of the United States individual primarily for a Code (the Internal Revenue Code). personal, family, or household purpose." Filing Fee (Check one box.) **Chapter 11 Debtors** Check one box: Full Filing Fee attached. Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). Filing Fee to be paid in installments (applicable to individuals only). Must attach Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. Check if: Debtor's aggregate noncontingent liquidated debts (excluding debts owed to Filing Fee waiver requested (applicable to chapter 7 individuals only). Must insiders or affiliates) are less than \$2,190,000. attach signed application for the court's consideration. See Official Form 3B. Check all applicable boxes: A plan is being filed with this petition. Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b). Statistical/Administrative Information THIS SPACE IS FOR COURT USE ONLY Debtor estimates that funds will be available for distribution to unsecured creditors.  $\mathbf{V}$ Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors. Estimated Number of Creditors  $\mathbf{V}$ 100-199 1-49 50-99 200-999 1,000-5.001-10,001-25,001-50,001-Over 5,000 10,000 25,000 50,000 100,000 100,000 Estimated Assets  $\square$ П \$50,001 to \$100,001 to \$500,001 \$1,000,001 \$10,000,001 \$50,000,001 \$100,000,001 \$500,000,001 More than \$0 to \$50,000 \$100,000 \$500,000 to \$1 to \$10 to \$50 to \$100 to \$500 to \$1 billion \$1 billion million million million million million Estimated Liabilities  $\square$ \$50,001 to \$100,001 to \$500,001 \$1,000,001 \$10,000,001 \$50,000,001 \$100,000,001 \$500,000,001 More than \$0 to \$50,000 \$100,000 \$500,000 to \$1 to \$10 to \$50 to \$100 to \$500 \$1 billion to \$1 billion million million million million million

B 1 (Official Form 1Case) 09-21834 Doc 1 Filed 06/16/09	Entered 06/16/09 15:25:42	Desc Main Page 2
Voluntary Petition (This page must be completed and filed in every case.)	Rage 2 of 40 RICHARD D CURREN JR	
All Prior Bankruptcy Cases Filed Within Last 8 Yo	ears (If more than two, attach additional sheet.)  Case Number:	Date Filed:
Where Filed: NONE		
Location Where Filed:	Case Number:	Date Filed:
Pending Bankruptcy Case Filed by any Spouse, Partner, or Affili Name of Debtor:	iate of this Debtor (If more than one, attach add Case Number:	ditional sheet.)  Date Filed:
Division of the state of the st		
District: Northern District of Illinois	Relationship:	Judge:
Exhibit A  (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)	I, the attorney for the petitioner named in the have informed the petitioner that [he or she] 12, or 13 of title 11, United States Code available under each such chapter. I further of debtor the notice required by 11 U.S.C. § 342.	onsumer debts.)  foregoing petition, declare that I may proceed under chapter 7, 11, and have explained the relief certify that I have delivered to the
Exhibit A is attached and made a part of this petition.	X ARTHUR ALLAN	5-5-2009
Daniel Carlotte Control Contro		Date)
Exhibit (	C	
Does the debtor own or have possession of any property that poses or is alleged to pose a		Lie health or cofaty?
	a threat of illillillient and identifiable harm to pu	blic hearth or safety:
Yes, and Exhibit C is attached and made a part of this petition.		
☑ No.		
Exhibit	D	
(To be completed by every individual debtor. If a joint petition is filed	I, each spouse must complete and attac	ch a separate Exhibit D.)
Exhibit D completed and signed by the debtor is attached and r	made a part of this petition.	
If this is a joint petition:		
☐ Exhibit D also completed and signed by the joint debtor is attack	ched and made a part of this petition.	
Information Regarding the Charles on the control of		
(Check any applic Debtor has been domiciled or has had a residence, principal place of preceding the date of this petition or for a longer part of such 180 day	business, or principal assets in this District for	180 days immediately
☐ There is a bankruptcy case concerning debtor's affiliate, general parts	ner, or partnership pending in this District.	
Debtor is a debtor in a foreign proceeding and has its principal place has no principal place of business or assets in the United States but is this District, or the interests of the parties will be served in regard to	s a defendant in an action or proceeding [in a fe	
Certification by a Debtor Who Resides as (Check all applica		
Landlord has a judgment against the debtor for possession of debtor	or's residence. (If box checked, complete the fo	ollowing.)
	(Name of landlord that obtained judgment)	
	(Address of landlord)	
Debtor claims that under applicable nonbankruptcy law, there are entire monetary default that gave rise to the judgment for possession		
Debtor has included with this petition the deposit with the court of filing of the petition.	f any rent that would become due during the 30-	day period after the
Debtor certifies that he/she has served the Landlord with this certifies	fication. (11 U.S.C. § 362(1)).	

Case 09-21834 Doc 1 Filed 06/16/09 Entered 06/16/09 15:25:42 Desc Main Page 3 of 40 Document B 1 (Official Form) 1 (1/08) Page 3 Name of Debtor(s): **Voluntary Petition** RICHARD D CURREN JR (This page must be completed and filed in every case.) Signatures Signature(s) of Debtor(s) (Individual/Joint) Signature of a Foreign Representative I declare under penalty of perjury that the information provided in this petition is true I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition. [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12 (Check only one box.) or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. ☐ I request relief in accordance with chapter 15 of title 11, United States Code. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I Certified copies of the documents required by 11 U.S.C. § 1515 are attached. have obtained and read the notice required by 11 U.S.C. § 342(b). Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the I request relief in accordance with the chapter of title 11, United States Code, chapter of title 11 specified in this petition. A certified copy of the specified in this petition. order granting recognition of the foreign main proceeding is attached. //RICHARDD. CURREN JR.// X Signature of Debtor (Signature of Foreign Representative) X Signature of Joint Debtor (Printed Name of Foreign Representative) Telephone Number (if not represented by attorney) 5-5-2009 Date Signature of Attorney\* Signature of Non-Attorney Bankruptcy Petition Preparer // ARTHUR ALLAN // I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as Signature of Attorney for Debtor(s) defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have ARTHUR ALLAN provided the debtor with a copy of this document and the notices and information Printed Name of Attorney for Debtor(s)
ARTHUR ALLAN required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum Firm Name ARTHUR ALLAN fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor Address 400 E. CHICAGO ST or accepting any fee from the debtor, as required in that section. Official Form 19 is attached. ELGIN IL 60120 Telephone Number 8477606800 Printed Name and title, if any, of Bankruptcy Petition Preparer Social-Security number (If the bankruptcy petition preparer is not an individual, state the Social-Security number of the officer, principal, responsible person or \*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.) certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect. Address Signature of Debtor (Corporation/Partnership) I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor. Date The debtor requests the relief in accordance with the chapter of title 11, United States Code, specified in this petition. Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social-Security number is provided above. Signature of Authorized Individual Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an Printed Name of Authorized Individual individual. Title of Authorized Individual If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person. Date A bankruptcy petition preparer's failure to comply with the provisions of title 11 and

the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or

both. 11 U.S.C. § 110; 18 U.S.C. § 156.

B 1D (Official Form 1, Exhibit D) (12/08)

## UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re RICHARD D. CURREN JR.	Case No.	
Debtor		(if known)

# EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency*.
- ☐ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.

В	1D	(Official	Form	1,	Exh.	D)	(12/0)	-(80)	Cont.
---	----	-----------	------	----	------	----	--------	-------	-------

Page 2

□ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.]

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

☐ 4. I am not required to receive a credit counseling briefing because of: [Check the
applicable statement.] [Must be accompanied by a motion for determination by the court.]
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental
illness or mental deficiency so as to be incapable of realizing and making rational
decisions with respect to financial responsibilities.);
☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the
extent of being unable, after reasonable effort, to participate in a credit counseling
briefing in person, by telephone, or through the Internet.);

☐ Active military duty in a military combat zone.

☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor: // RICHARD D. CURREN JR. //

Date: 06/08/2009

Case 09-21834 Doc 1 Filed 06/16/09 Entered 06/16/09 15:25:42 Desc Main Document Page 6 of 40

B6 Summary (Official Form 6 - Summary) (12/07)

## **United States Bankruptcy Court**

	Northern	District Of _	Illinois	
In re	RICHARD D. CURREN JR., Debtor		Case No	
	Detitol		Chapter7	-

## **SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	YES	1	\$170,000		
B - Personal Property	YES	3	\$4,392		
C - Property Claimed as Exempt	YES	1			
D - Creditors Holding Secured Claims	YES	1		\$192.000	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	YES	1		\$ 0	
F - Creditors Holding Unsecured Nonpriority Claims	YES	2		\$ 44,794	
G - Executory Contracts and Unexpired Leases	YES	1			
H - Codebtors	YES	1			
I - Current Income of Individual Debtor(s)	YES	1			\$2,950
J - Current Expenditures of Individual Debtors(s)	YES	1			\$3,616
TO	ΓAL	13	\$ 174,2392	\$236,794	

Case 09-21834 Doc 1 Filed 06/16/09 Entered 06/16/09 15:25:42 Desc Main Document Page 7 of 40

Form 6 - Statistical Summary (12/07)

## United States Bankruptcy Court

			OIS	
In re	RICHARD D. CURREN JR	,	Case No.	
	Debtor			
			Chapter	7

## STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

 $\Box$  Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$0
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$0
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$0
Student Loan Obligations (from Schedule F)	\$0
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$0
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$ 0
TOTAL	\$0

#### **State the following:**

Average Income (from Schedule I, Line 16)	\$2,950
Average Expenses (from Schedule J, Line 18)	\$3,610
Current Monthly Income (from Form 22A Line 12; <b>OR</b> , Form 22B Line 11; <b>OR</b> , Form 22C Line 20)	\$2,950

#### State the following:

Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$0
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$0	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$0
4. Total from Schedule F		\$44,794
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$44.704

Case 09-21834 B6A (Official Form 6A) (12/07)	Doc 1	Filed 06/16/09 Document	Entered 06/16/09 15:25:42 Page 8 of 40	Desc Main
		Document	rage of or 40	

n re	RICHARD D. CURREN JR.	,	Case No.	
	Debtor		(If known)	

## **SCHEDULE A - REAL PROPERTY**

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
895 GIFFORD ROAD ELGIN IL 60120 COOK COUNTY	HOMESTEAD		\$170,000	\$192,000

(Report also on Summary of Schedules.)

B6B (Officiक्ष व	18 Fan 1938 (1938 <del>4)</del>	Doc 1	Filed 06/16/09 Document	Entered 06/16 Page 9 of 40	6/09 15:25:42	Desc Main	
In re	RICHARD D. CU	URREN JR.	,		Case No.		

**Debtor** 

## **SCHEDULE B - PERSONAL PROPERTY**

(If known)

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

	N		E, JOINT,	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH-
TYPE OF PROPERTY	O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1. Cash on hand.				\$100
2. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		5TH 2RD BANK ELGIN CHASE BANK ELGIN WACHOVIA BANK		\$1,800 \$10 \$8
3. Security deposits with public utilities, telephone companies, landlords, and others.	X			
4. Household goods and furnishings, including audio, video, and computer equipment.		TV, COUCH,BED,CHAIRS,REFRIG,OLD COMPUTER,BIKE,LAWNMOWER		\$100
5. Books; pictures and other art objects; antiques; stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6. Wearing apparel.		SUMMER AND WINTER CLOTHES		\$199
7. Furs and jewelry.	X			
8. Firearms and sports, photographic, and other hobby equipment.		CAMERA		\$50
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10. Annuities. Itemize and name each issuer.	X			
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			

# B6B (Offici Case 08) 21884) -- Eight 1 Filed 06/16/09 Entered 06/16/09 15:25:42 Desc Main Document Page 10 of 40

In re RICHARD D. CURREN JR.	<b>,</b>	Case No.
Debtor		(If known)

## **SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	X			
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14. Interests in partnerships or joint ventures. Itemize.	X			
15. Government and corporate bonds and other negotiable and non-negotiable instruments.	X			
16. Accounts receivable.	X			
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A – Real Property.	X			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			

36B (Official Polen OB) 2(1934) Eage 1	Filed 06/16/09	Entered 06/16/09 15:25:42	Desc Main
(01110111 1 01111 02) (12,07)	Document	Page 11 of 40	

In re	RICHARD D. CURREN JR.	<b></b> ,	<b>Case No.</b>		
	Debtor			(If known)	

# SCHEDULE B - PERSONAL PROPERTY (Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
22. Patents, copyrights, and other intellectual property. Give particulars.	X			
23. Licenses, franchises, and other general intangibles. Give particulars.	X			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		98 CHEVROLET W 168,000 MILES		\$2,000
26. Boats, motors, and accessories.		OLD ALUMINUM JON BOAT		\$100
27. Aircraft and accessories.	X			Ψ100
28. Office equipment, furnishings, and supplies.	X			
29. Machinery, fixtures, equipment, and supplies used in business.	X			
30. Inventory.	X			
31. Animals.	X			
32. Crops - growing or harvested. Give particulars.	X			
33. Farming equipment and implements.	X			
34. Farm supplies, chemicals, and feed.	X			
35. Other personal property of any kind not already listed. Itemize.		MISCELLANEOUS		\$25
		continuation sheets attached Total	ı <b>≻</b>	\$4,392

(Include amounts from any continuation sheets attached. Report total also on Summary of Schedules.)

In re_RICHARD D. CURREN JR.	Case No.	
Dobtors		

## SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under: ILLINOIS Exemptions Claimed (Check one box)

G 11 U.S.C. § 522(b)(2) G 11 U.S.C. § 522(b)(3)

G Check if debtor claims a homestead exemption that exceeds

\$125,000.

\$125,000.			
DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF EXEMPTION	CURRENT VALUE PROPERTY W/OUT DEDUCTING EXEMPTION
A1 HOMESTEAD	735 ILCS 5/12-901	\$15,000	\$ 170,000
B1 CASH	735 ILCS 5/12 1001 B	\$100	\$100
B2 CHECKING 5 <sup>TH</sup> 3 <sup>RD</sup> BANK CHASE BANK WACHOVIA B3 SECURITY DEPOSIT	735 ILCS 5/12 1001 B SAME CITE SAME CITE 735 ILCS 5/12 1001 B	\$1,800 \$10 \$8 \$0	\$1,800 \$10 \$8 \$0
B4 HOUSEHOLD GOODS	735 ILCS 5/12 1001 B	\$200	\$200
B5 BOOKS ETC	735 ILCS 5/12 1001 D	\$0	\$0
B6 CLOTHES ETC	735 ILCS 5/12 1001 B	100	\$100
B7 JEWELRY	735 ILCS 5/12 1001 B	\$0	\$0
B8 SPORTS,PHOTO HOBY EQUIPMMENT	735 ILCS 5/12 1001 B	0	0
B9 INSURANCE*	735 ILCS 5/12 1001 B	0	0
B11 SOCIAL SECURITY HUSBAND	735 ILCS 5/12 1001 G1	\$ 0	\$0
B11 SOCIAL SECURITY WIFE	735 ILCS 5/12 1991 G1	\$ 0	\$0
B11 PENSION IRA	735 ILCS 5/12 1006	\$ 0	\$0
B21 IRS REFUND ETC	735 ILCS 5/12 1006	\$0	\$0
B11 401K B35 MISCELLANEOUS	735 ILCS 5/12 1006 735ILCS 5/12 1001b	\$0 \$25	\$0 \$25
B23 CAR 1998 CHEVY CAR B26 JON BOAT	735 ILCS 5/12 C 735 ILCS 5/12 100B	\$2,400 \$100	\$2,000 \$100
RESERVE/WILD CARD	735 ILCS 5/12 1001B&D	\$1,657	

Total Personal property exemption allowed 12-1001 \$4,000 (b) plus car \$\$2,400,

## Case 09-21834 Doc 1 Filed 06/16/09 Entered 06/16/09 15:25:42 Desc Main Document Page 13 of 40

B6D (Official Form 6D) (12/07)

In re _	RICHARD D. CURREN JR.	,	Case No.		
	Debtor			(If known)	

#### SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is the creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H – Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO. XXXX 7860			2004 2ND MORTGAGE					
CHASE BANK P.O. BOX 9001020 LOUIOSVILLE, KY. 40290 1020			HOMESTEAD		X		\$100,000	0
			VALUE \$ 175,000					
ACCOUNT NO.XXXXX 1570 CITIBANK MORTGAGE P.O. BOX 183040 COLUMBUS, OH. 43218 3040			1997 1ST MORTGAGE HOMESTEAD		X		\$92,000	0
			VALUE \$ 175,000					
ACCOUNT NO.								
continuation sheets attached			VALUE \$ Subtotal ► (Total of this page)		<u> </u>	<u> </u>	\$ 192,000	\$
			Total ► (Use only on last page)				\$ 192,000	\$
							(Report also on Summary of Schedules.)	(If applicable, report also on Statistical Summary of Certain

Liabilities and Related

Data.)

Statistical Summary of Certain Liabilities and Related Data.)

In re	<b></b> ,	Case No.	
Debtor			(if known)

## SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO.	· 1							
			VALUE \$					
ACCOUNT NO.								
ACCOUNT NO.			VALUE \$					
ACCOUNT NO.								
			VALUE \$					
ACCOUNT NO.			VALUE 5					
			VALUE \$					
ACCOUNT NO.								
			VALUE \$					
Sheet no of continuation sheets attached to Schedule of Creditors Holding Secured Claims			Subtotal (s) $\blacktriangleright$ (Total(s) of this page)				\$	\$
Ciainio			Total(s) ► (Use only on last page)				\$	\$
			(Ose only on last page)				(Report also on Summary of Schedules.)	(If applicable, report also on

# Case 09-21834 Doc 1 Filed 06/16/09 Entered 06/16/09 15:25:42 Desc Main Document Page 15 of 40

B6E (Official Form 6E) (12/07)

In re _	RICHARD D. CURREN JR	•	Case No.	
	Debtor		(if known)	)

### SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts  $\underline{not}$  entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

with printarity consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.
Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets.)
Domestic Support Obligations
Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
Extensions of credit in an involuntary case
Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

#### **□** Wages, salaries, and commissions

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950\* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

#### Contributions to employee benefit plans

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

B6E (Officia	d Form 6E) (12/07) – Cont.	Document	Page 16 of 40		
In re	RICHARD D. CURREN JR.  Debtor	,	Case No	(if known)	_
	armers and fishermen	00* per farmer or fis	sherman, against the do	ebtor, as provided in 11 U.S	S.C. § 507(a)(6).
Deposits b	by individuals dividuals up to \$2,425* for deposits for		-	-	
Taxes and	delivered or provided. 11 U.S.C. § 5076	(a)(7).			
Commitm	ms duties, and penalties owing to federate to Maintain the Capital of an Ind on commitments to the FDIC, RTC, I	sured Depository I	nstitution		
Governors of t § 507 (a)(9).	the Federal Reserve System, or their pro	edecessors or succes	sors, to maintain the ca		
	eath or personal injury resulting from the er substance. 11 U.S.C. § 507(a)(10).	ne operation of a mo	tor vehicle or vessel w	hile the debtor was intoxic	rated from using alcohol,
* Amounts are adjustment.	e subject to adjustment on April 1, 2010	, and every three yea	ars thereafter with resp	pect to cases commenced or	n or after the date of

\_\_\_\_ continuation sheets attached

Case 09-21834 Doc 1 Filed 06/16/09 Entered 06/16/09 15:25:42 Desc Main

B6E (	Case 09-21834 Doc 1 Official Form 6E) (12/07) – Cont.	Filed 06/16/09 Document	Entered 06/16/09 15:25:42 Page 17 of 40	Desc Main
In re	RICHARD D. CURREN JR.	·	Case No.	
	Debtor		(if known)	

## SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

(Continuation Sheet)

Type of Priority for Claims Listed on This Sheet

							ype of Friority to		
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
Account No.									
Account No.									
Account No.									
Account No.									
Account No.	-								
Sheet no of continuation sheets attached Creditors Holding Priority Claims	d to Sc	hedule of	<u> </u> (T	otals of	Subtota f this pa		\$	\$	
	(Use only on last page of t Schedule E. Report also of Schedules.)	the com	Tota pleted ummar		\$ 0				
of Schedules.)  Totals  (Use only on last page of the completed Schedule E. If applicable, report also on the Statistical Summary of Certain Liabilities and Related Data.)								\$ 0	\$0

_	Debtor				(if known)	
In re	RICHARD D. CUI	RREN	•	Case No.		
(			Document	Page 18 of 40		
B6F (0	Official FGASEF09-201834	Doc 1	Filed 06/16/09	Entered 06/16/09 15:25:42	Desc Main	

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data..

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

☐ Check this box if debtor has no	creditor	s holding uns	ecured claims to report on this Schedu	ıle F.			
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. XXXX0653			SINCE 2006, CREDIT CARD				
WACHOVIA BANK P.O. BOX 15204 CHARLOTTE, NC 28256 3966					X		\$5,900
ACCOUNT NO. XXXX0901			SINCE 2002 CREDIT CARD				
CHASE CARDMEMBER P.O. BOX 15153 WILMINGTON DE. 19886-5153					X		\$6,620
ACCOUNT NO. XXXX1716			SINCE 2005 CREDIT CARD				
CHASE CARDMEMBER P.O. BOX 15153 WILMINGTON DE. 19886 5153					X		\$4,270
ACCOUNT NO. XXXX0596			SINCE 2006 CREDIT CARD				
CHASE CARDMEMBER P.O. BOX 15153 WILMINGTON DE. 19886 5153					X		\$6,700
					Sub	total➤	\$ 23,490
continuation sheets attached							

B6F (Official FGASGF) 220-834 ont Doc 1	Filed 06/16/09	Entered 06/16/09 15:25:42	Desc Main
(	Document	Page 19 of 40	

In re	RICHARD D. CURREN JR	,	Case No.	
	Debtor		(if known)	

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. XXX3320			SINCE 1995 CREDIT CARD				
CITIBANK P.O. BOX 6282 SIOUX FALLS SD 57117					X		\$7,000
ACCOUNT NO. XXX4828			SINCE 2007 CREDIT CARD				
CAPITOL ONE P.O. BOX 6492 CAROL STREAM, IL 60197 6492					X		\$1,422
ACCOUNT NO. XXX8133			SINCE 2007 CREDIT CARD				
DISCOVER P.O. BOX 6103 CAROL; STREAM, IL 60197 6103					X		\$4,792
ACCOUNT NO. XXX1007&3006			SINCE 1996				
AMERICAN EXPRESS P.O. BOX 001 LOS ANGELOS, CA, 90096	•				X		\$2,400&5,300
ACCOUNT NO. UNKNOWN			3-2009 AMBULANCE				
CITY OF ELGIN P.O.OX 457 WHEELING, IL 60090					X		\$390
Sheet noof continuation sheets atta to Schedule of Creditors Holding Unsecure Nonpriority Claims		1	1		Sub	total➤	\$ 16,057
	Total➤ ule F.) tistical Data.)	\$ 44,794					

ın re _	Debtor		CEN JIC.	Case No.	(if known)
In re	RICHARI	OD CUDE	DEN ID	Casa Na	
B6G (0	Official Form 6G)	(12/07)	Document	Page 20 of 40	
Ca	se 09-21834	Doc 1	Filed 06/16/09	Entered 06/16/09 15:2	5:42 Desc Mai

## SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT.	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT

B6H (Offi	cisi 45 Fn P913 (1234)	Doc 1	Filed 06/16/09 Document	Entered 06/16/09 15:2 Page 21 of 40	5:42 Desc Main	
In re	RICHARD D. CURI	REN JR.	,	Case No.		
	Debtor				(if known)	

#### **SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR

36I (Official Forms 6) (12.67) 834	Doc 1	Filed 06/16/09	Entered 06/16/09 15:25:4	42 Desc Main	
In re RICHARD D. CU	JRREN JR.	Document	Page 22 of 40 Case No.		

In re	RICHARD D. CURREN JR.	,	Case No.	
_	Debtor		_	(if known)

## SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on From 22A, 22B, or 22C.

Debtor's Marital	DEPENDE.	NTS OF DEBTOR AND S	SPOUSE
Status: S	RELATIONSHIP(S):		AGE(S):
Employment:	DEBTOR		SPOUSE
Occupation	INJURED UNEMPLOYED REPAIRMAN		
Name of Employer			
How long employe	đ	+	
Address of Employ	er		
NCOME: (Estimate case 1	of average or projected monthly income at time filed)	DEBTOR	SPOUSE
1 M (11		\$	\$
(Prorate if not page 2. Estimate monthly		\$	\$
3. SUBTOTAL		\$	\$
4. LESS PAYROLL	DEDUCTIONS		
a. Payroll taxes as	nd social security	\$	\$
b. Insurance		\$	\$
c. Union dues		\$	\$
d. Other (Specify)	):	<b>5</b>	\$
5. SUBTOTAL OF F	PAYROLL DEDUCTIONS	\$	\$
6. TOTAL NET MO	NTHLY TAKE HOME PAY	\$	\$
7. Regular income fr (Attach detailed	om operation of business or profession or farm	\$	\$
3. Income from real		<u>\$ 1650</u>	\$
Interest and divide		\$	\$
the debtor's us	nance or support payments payable to the debtor for se or that of dependents listed above	\$	\$
	r government assistance	\$	\$
2. Pension or retire	ment income	¢	÷
13. Other monthly in		\$	\$
(Specify): <u>UCE</u>	3	<u>\$ 1300</u>	\$
4. SUBTOTAL OF	LINES 7 THROUGH 13	\$ <u>2950</u>	\$
15. AVERAGE MO	NTHLY INCOME (Add amounts on lines 6 and 14)	\$2950	\$
	ZERAGE MONTHLY INCOME: (Combine column	\$ <u>2950</u>	
totals from line 15)			y of Schedules and, if applicable, of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document: NO CHANGE IS EXPECTED IN INCOME

B6J (Officia PAS	iq. Q9, 211,813,4	Doc 1	Filed 06/16/09 Document	Entered 06/16/09 15:25:42 Page 23 of 40	P. Desc Main	
In re	RICHARD	D. CURRI		Case No.		
	Debtor				(if known)	

## SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form mallowed on Form22A or 22C.	
Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate so	chedule of expenditures labeled "Spouse."
1. Rent or home mortgage payment (include lot rented for mobile home)	\$ <u>1036+\$300</u>
a. Are real estate taxes included? Yes No	
b. Is property insurance included? Yes _ \(	
2. Utilities: a. Electricity and heating fuel	\$350 varies
b. Water and sewer	\$GAS \$350
c. Telephone	\$\$200varies
d. Other GARBAGE/ ALL UTILITIES VARY IN COST, CABLE	\$ 100 varies
3. Home maintenance (repairs and upkeep)	\$
4. Food	\$_500 varies
5. Clothing	\$ <u>100</u>
6. Laundry and dry cleaning	\$
7. Medical and dental expenses	\$
8. Transportation (not including car payments)	\$300 varies
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$
10.Charitable contributions	\$
11.Insurance (not deducted from wages or included in home mortgage payments)	
a. Homeowner's or renter's	\$
b. Life	\$
c. Health	\$
d. Auto	\$ <u>49</u>
e. Other	\$
12. Taxes (not deducted from wages or included in home mortgage payments) (Specify)	\$
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)	
a. Auto	\$
b. Other	\$
c. Other	\$
14. Alimony, maintenance, and support paid to others	\$
15. Payments for support of additional dependents not living at your home	\$
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$
17. Other variations miscellaneous expenses	\$ <u>366 varies</u>
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	\$ <u>3,616 varies</u>
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of the	nis document:
EXPENSES ARE EXPECTED TO GO UP on home maintenance	

20. STATEMENT OF MONTHLY NET INCOME

a. Average monthly income from Line 15 of Schedule I
b. Average monthly expenses from Line 18 above
c. Monthly net income (a. minus b.)
\$\frac{3,616}{2,950}\$
\$\frac{666 \text{ varies}}{666 \text{ varies}}\$

36 Declaration ( <b>66788 C</b> ol <b>09 = 21.18314</b> ) (12 <b>100</b> 0	c 1 Filed 06/16/	09 Entered 06/16/09	15:25:42 Des	sc Main
In re RICHARD CURREN	Document Document	Page 24 of 40		
Dobton	· · · · · · · · · · · · · · · · · · ·		(if Imoven)	

## **DECLARATION CONCERNING DEBTOR'S SCHEDULES**

#### DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

Date	5-5-09	Signature:	//RICHARD D. CURREN JR //
			Debtor
Date		Signature:	(Joint Debtor, if any)
			(Joint Debtor, if any)
		[If joint cas	se, both spouses must sign.]
	DECLARATION AND SI	GNATURE OF NON-ATTORNEY BANKRUPTCY	PETITION PREPARER (See 11 U.S.C. § 110)
the debtor with promulgated pu	a copy of this document and the no arsuant to 11 U.S.C. § 110(h) setting	tices and information required under 11 U.S.C. §§ 110(	110; (2) I prepared this document for compensation and have provide b), 110(h) and 342(b); and, (3) if rules or guidelines have been petition preparers, I have given the debtor notice of the maximum ired by that section.
	d Name and Title, if any, Petition Preparer	Social Security No. (Required by 11 U.S.C. § 110.	<u> </u>
If the bankrupto who signs this a		dual, state the name, title (if any), address, and social se	curity number of the officer, principal, responsible person, or partner
	iocumeni.		
G			
G			
Ö			
Ö			
Address	ankruptcy Petition Preparer		
Address	lankruptcy Petition Preparer	Date	
Address  X  Signature of B			ument, unless the bankruptcy petition preparer is not an individual:
Address  X Signature of B	ial Security numbers of all other inc		
Address  X Signature of B	ial Security numbers of all other inc	lividuals who prepared or assisted in preparing this doct	
Address  X Signature of B  Names and Soc  If more than on	ial Security numbers of all other inc e person prepared this document, a tition preparer's failure to comply with	lividuals who prepared or assisted in preparing this doct	oriate Official Form for each person.
Address  X Signature of B  Names and Soc  If more than on	ial Security numbers of all other inc e person prepared this document, a tition preparer's failure to comply with	lividuals who prepared or assisted in preparing this doct	
Address  X Signature of B  Names and Soc  If more than on	ial Security numbers of all other ince e person prepared this document, a tition preparer's failure to comply with	lividuals who prepared or assisted in preparing this doct ttach additional signed sheets conforming to the approptive provisions of title 11 and the Federal Rules of Bankrupt	oriate Official Form for each person.  Capture y Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110;
Address  X Signature of B  Names and Soc  If more than on	ial Security numbers of all other ince e person prepared this document, a tition preparer's failure to comply with	lividuals who prepared or assisted in preparing this doct ttach additional signed sheets conforming to the approptive provisions of title 11 and the Federal Rules of Bankrupt	oriate Official Form for each person.
Address  X Signature of B  Names and Soc  If more than on  A bankruptcy pet 18 U.S.C. § 156.	ial Security numbers of all other ince e person prepared this document, a tition preparer's failure to comply with	dividuals who prepared or assisted in preparing this docustrach additional signed sheets conforming to the appropriate provisions of title 11 and the Federal Rules of Bankrupt  PENALTY OF PERJURY ON BEHALF O	oriate Official Form for each person.  Capture y Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110;  OF A CORPORATION OR PARTNERSHIP
Address  X Signature of B  Names and Soc  If more than on  A bankruptcy pet 18 U.S.C. § 156.	ial Security numbers of all other ince person prepared this document, a stition preparer's failure to comply with DECLARATION UNDER	dividuals who prepared or assisted in preparing this docustrach additional signed sheets conforming to the appropriate provisions of title 11 and the Federal Rules of Bankrupt  PENALTY OF PERJURY ON BEHALF O  [the president or other officer or an authorized]	oriate Official Form for each person.  Capture y Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110;
Address  X Signature of B  Names and Soc  If more than on  A bankruptcy pet 18 U.S.C. § 156.  I, the partnership] oread the foregoread the foregoread the foregoread the second s	ial Security numbers of all other ince person prepared this document, a dition preparer's failure to comply with DECLARATION UNDER	dividuals who prepared or assisted in preparing this doct  ttach additional signed sheets conforming to the approp- the provisions of title 11 and the Federal Rules of Bankrupt  PENALTY OF PERJURY ON BEHALF O  [the president or other officer or an authorized [corporation or partnership] named a	oriate Official Form for each person.  Carlo Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110;  OF A CORPORATION OR PARTNERSHIP  agent of the corporation or a member or an authorized agent of the
Address  X Signature of B  Names and Soc  If more than on  A bankruptcy pet 18 U.S.C. § 156.  I, the partnership] oread the foregoread the foregoread the foregoread the second s	ial Security numbers of all other ince person prepared this document, a tition preparer's failure to comply with DECLARATION UNDER	dividuals who prepared or assisted in preparing this doct  ttach additional signed sheets conforming to the approp- the provisions of title 11 and the Federal Rules of Bankrupt  PENALTY OF PERJURY ON BEHALF O  [the president or other officer or an authorized [corporation or partnership] named a	oriate Official Form for each person.  Carry Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110;  OF A CORPORATION OR PARTNERSHIP  agent of the corporation or a member or an authorized agent of the as debtor in this case, declare under penalty of perjury that I have
Address  X Signature of B  Names and Soc  If more than on  A bankruptcy pet 18 U.S.C. § 156.  I, the partnership ] o read the forego knowledge, info	ial Security numbers of all other ince e person prepared this document, a  tition preparer's failure to comply with  DECLARATION UNDER  f the bing summary and schedules, conformation, and belief.	dividuals who prepared or assisted in preparing this doct ttach additional signed sheets conforming to the appropriate provisions of title 11 and the Federal Rules of Bankrupt  PENALTY OF PERJURY ON BEHALF O  [the president or other officer or an authorized [corporation or partnership] named a sisting of sheets (Total shown on summary page)	oriate Official Form for each person.  Carry Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110;  OF A CORPORATION OR PARTNERSHIP  agent of the corporation or a member or an authorized agent of the as debtor in this case, declare under penalty of perjury that I have
Address  X Signature of B  Names and Soc  If more than on  A bankruptcy pet 18 U.S.C. § 156.  I, the partnership ] o read the forego knowledge, info	ial Security numbers of all other ince person prepared this document, a dition preparer's failure to comply with DECLARATION UNDER	the provisions of title 11 and the Federal Rules of Bankrupt  PENALTY OF PERJURY ON BEHALF O  [the president or other officer or an authorized [corporation or partnership] named a sisting of sheets (Total shown on summary page)	oriate Official Form for each person.  Carry Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110;  OF A CORPORATION OR PARTNERSHIP  agent of the corporation or a member or an authorized agent of the as debtor in this case, declare under penalty of perjury that I have
Address  X Signature of B  Names and Soc  If more than on  A bankruptcy pet 18 U.S.C. § 156.  I, the partnership ] o read the forego knowledge, info	ial Security numbers of all other ince e person prepared this document, a  tition preparer's failure to comply with  DECLARATION UNDER  f the bing summary and schedules, conformation, and belief.	the provisions of title 11 and the Federal Rules of Bankrupt  PENALTY OF PERJURY ON BEHALF O  [the president or other officer or an authorized [corporation or partnership] named a sisting of sheets (Total shown on summary page)	oriate Official Form for each person.  The procedure may result in fines or imprisonment or both. 11 U.S.C. § 110;  The procedure may result in fines or imprisonment or both. 11 U.S.C. § 110;  The procedure may result in fines or imprisonment or both. 11 U.S.C. § 110;  The procedure may result in fines or imprisonment or both. 11 U.S.C. § 110;  The procedure may result in fines or imprisonment or both. 11 U.S.C. § 110;  The procedure may result in fines or imprisonment or both. 11 U.S.C. § 110;  The procedure may result in fines or imprisonment or both. 11 U.S.C. § 110;  The procedure may result in fines or imprisonment or both. 11 U.S.C. § 110;  The procedure may result in fines or imprisonment or both. 11 U.S.C. § 110;  The procedure may result in fines or imprisonment or both. 11 U.S.C. § 110;  The procedure may result in fines or imprisonment or both. 11 U.S.C. § 110;  The procedure may result in fines or imprisonment or both. 11 U.S.C. § 110;  The procedure may result in fines or imprisonment or both. 11 U.S.C. § 110;  The procedure may result in fines or imprisonment or both. 11 U.S.C. § 110;  The procedure may result in fines or imprisonment or both. 11 U.S.C. § 110;  The procedure may result in fines or imprisonment or both. 11 U.S.C. § 110;  The procedure may result in fines or imprisonment or both. 11 U.S.C. § 110;  The procedure may result in fines or imprisonment or both. 11 U.S.C. § 110;  The procedure may result in fines or imprisonment or an authorized agent of the base debtor in this case, declare under penalty of perjury that I have plus I), and that they are true and correct to the best of my

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

B7 (Official Form 7) (12/07)

#### UNITED STATES BANKRUPTCY COURT

	<b>Northern</b>	DISTRICT OF	Illinois	
In re:	RICHARD D. CURREN JR.	, Case No		
	Debtor		(if known)	

#### STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. If the answer to an applicable question is "None," mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

#### **DEFINITIONS**

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

## 1. Income from employment or operation of business

None **Z** 

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT **SOURCE** 09

SEE #2 for rent and ucb payments

08 \$8,440

WAGES ADVANCE TECH

State the amount of income received by the debtor other than from employment, trade, profession, operation of the

2

#### 2. Income other than from employment or operation of business

debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE 09= \$1650& \$1300/mo 09=\$1650/mo rent, \$1650 mo UCB 08=\$8800 UCB 08= Unemplyment Compensation

#### 3. Payments to creditors

#### Complete a. or b., as appropriate, and c.

a. *Individual or joint debtor(s) with primarily consumer debts:* List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600.

Indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS	AMOUNT PAID	AMOUNT STILL OWING
Citibank 1st mtge see creditor list	8th of mo		
	od d	\$1020/mo	\$92,000
Chase Bank 2nd mtge & see creditor list	8th month	\$300/mo	\$100,000

None

None

None

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,475. If the debtor is an individual, indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF	AMOUNT	AMOUNT
	PAYMENTS/	PAID OR	STILL
	TRANSFERS	VALUE OF	OWING
		TRANSFERS	

#### Case 09-21834 Doc 1 Filed 06/16/09 Entered 06/16/09 15:25:42 Desc Main Page 27 of 40 Document

None 

c. All debtors: List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

3

NAME AND ADDRESS OF CREDITOR DATE OF **AMOUNT** AMOUNT AND RELATIONSHIP TO DEBTOR STILL OWING **PAYMENT PAID** 

#### 4. Suits and administrative proceedings, executions, garnishments and attachments



a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT COURT OR AGENCY STATUS OR AND CASE NUMBER NATURE OF PROCEEDING AND LOCATION DISPOSITION



b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS DESCRIPTION OF PERSON FOR WHOSE AND VALUE DATE OF BENEFIT PROPERTY WAS SEIZED **SEIZURE** OF PROPERTY

#### 5. Repossessions, foreclosures and returns



List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

	DATE OF REPOSSESSION,	DESCRIPTION
NAME AND ADDRESS	FORECLOSURE SALE,	AND VALUE
OF CREDITOR OR SELLER	TRANSFER OR RETURN	OF PROPERTY

#### 6. Assignments and receiverships



a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

4

		TERMS OF
NAME AND ADDRESS	DATE OF	ASSIGNMENT
OF ASSIGNEE	ASSIGNMENT	OR SETTLEMENT



b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

	NAME AND LOCATION		DESCRIPTION
NAME AND ADDRESS	OF COURT	DATE OF	AND VALUE
OF CUSTODIAN	CASE TITLE & NUMBER	ORDER	Of PROPERTY

#### 7. Gifts



List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS	RELATIONSHIP		DESCRIPTION
OF PERSON	TO DEBTOR,	DATE	AND VALUE
OR ORGANIZATION	IF ANY	OF GIFT	OF GIFT

#### 8. Losses



List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case**. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION	DESCRIPTION OF CIRCUMSTANCES AND, IF	
AND VALUE OF	LOSS WAS COVERED IN WHOLE OR IN PART	DATE
PROPERTY	BY INSURANCE, GIVE PARTICULARS	OF LOSS

6-5-09

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE DATE OF PAYMENT, NAME OF PAYER IF OTHER THAN DEBTOR AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY 5

ARTHUR ALLAN ATTORNEY 400 E. CHICAGO ST ELGIN IL 60120 #1,000 ATTORNEY FEE PLUSS

\$299 FILING FEE

FOR THIS PROCEEDING

#### 10. Other transfers



a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR

DESCRIBE PROPERTY TRANSFERRED AND

DATE VALUE RECEIVED

None

 $\checkmark$ 

b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER DEVICE

DATE(S) OF TRANSFER(S) AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S

INTEREST IN PROPERTY

#### 11. Closed financial accounts



List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE

AMOUNT AND DATE OF SALE OR CLOSING

#### 12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

6

LOCATION OF PROPERTY

NAME AND ADDRESS NAMES AND ADDRESSES DESCRIPTION DATE OF TRANSFER OF BANK OR OF THOSE WITH ACCESS OF OR SURRENDER, OTHER DEPOSITORY TO BOX OR DEPOSITORY CONTENTS IF ANY

#### 13. Setoffs



List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DATE OF AMOUNT
NAME AND ADDRESS OF CREDITOR SETOFF OF SETOFF

#### 14. Property held for another person



List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS DESCRIPTION AND OF OWNER VALUE OF PROPERTY

#### 15. Prior address of debtor

None

If debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS NAME USED DATES OF OCCUPANCY

2914 SUGAR CREEK ;ANE SAME 5-1-06 TO 3-1-08 JACKSONVILLE FL 32246

#### 16. Spouses and Former Spouses



If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

7

NAME

#### 17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.



a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME NAME AND ADDRESS DATE OF ENVIRONMENTAL AND ADDRESS OF GOVERNMENTAL UNIT NOTICE LAW



b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

SITE NAME NAME AND ADDRESS DATE OF ENVIRONMENTAL AND ADDRESS OF GOVERNMENTAL UNIT NOTICE LAW



c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS DOCKET NUMBER STATUS OR OF GOVERNMENTAL UNIT DISPOSITION

#### 18. Nature, location and name of business



a. If the debtor is an individual, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in

## Case 09-21834 Doc 1 Filed 06/16/09 Entered 06/16/09 15:25:42 Desc Main Document Page 32 of 40

which the debtor owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within **six years** immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

LAST FOUR DIGITS

OF SOCIAL-SECURITY

BEGINNING AND

8

NAME OR OTHER INDIVIDUAL

TAXPAYER-I.D. NO. (ITIN)/ COMPLETE EIN

ADDRESS NATURE OF BUSINESS ENDING DATES

None

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME

**ADDRESS** 

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within **six years** immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement **only** if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

19. Books, records and financial statements



a. List all bookkeepers and accountants who within **two years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS

DATES SERVICES RENDERED



b. List all firms or individuals who within **two years** immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME ADDRESS

DATES SERVICES RENDERED

### Case 09-21834 Doc 1 Filed 06/16/09 Entered 06/16/09 15:25:42 Desc Main Document Page 33 of 40

None

c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

NAME ADDRESS

None

d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within **two years** immediately preceding the commencement of this case.

NAME AND ADDRESS

DATE ISSUED

9

#### 20. Inventories



a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

DATE OF INVENTORY

INVENTORY SUPERVISOR

DOLLAR AMOUNT OF INVENTORY (Specify cost, market or other basis)

None

b. List the name and address of the person having possession of the records of each of the inventories reported in a., above.

NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY RECORDS

DATE OF INVENTORY

#### 21. Current Partners, Officers, Directors and Shareholders



a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS

NATURE OF INTEREST

PERCENTAGE OF INTEREST



b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NAME AND ADDRESS

TITLE

NATURE AND PERCENTAGE OF STOCK OWNERSHIP

#### Case 09-21834 Doc 1 Filed 06/16/09 Entered 06/16/09 15:25:42 Desc Main Document Page 34 of 40

10

DATE OF TERMINATION

#### 22. Former partners, officers, directors and shareholders

NAME AND ADDRESS

None

If the debtor is a partnership, list each member who withdrew from the partnership within one year immediately preceding the commencement of this case.

NAME **ADDRESS** DATE OF WITHDRAWAL

Z

b. If the debtor is a corporation, list all officers or directors whose relationship with the corporation terminated within one year immediately preceding the commencement of this case.

TITLE

### 23. Withdrawals from a partnership or distributions by a corporation

None Z

If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during one year immediately preceding the commencement of this case.

NAME & ADDRESS AMOUNT OF MONEY OF RECIPIENT, DATE AND PURPOSE OR DESCRIPTION RELATIONSHIP TO DEBTOR OF WITHDRAWAL AND VALUE OF PROPERTY

#### 24. Tax Consolidation Group.



If the debtor is a corporation, list the name and federal taxpayer-identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within six years immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION TAXPAYER-IDENTIFICATION NUMBER (EIN)

#### 25. Pension Funds.



If the debtor is not an individual, list the name and federal taxpayer-identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within six years immediately preceding the commencement of the case.

NAME OF PENSION FUND TAXPAYER-IDENTIFICATION NUMBER (EIN)

# Case 09-21834 Doc 1 Filed 06/16/09 Entered 06/16/09 15:25:42 Desc Main Document Page 35 of 40

11

[If completed by an individual or individual and s	spouse]	
I declare under penalty of perjury that I have read affairs and any attachments thereto and that they a		
Date 5-5-2009	Signature	//RICHARD D. CURREN JR. //
	of Debtor	
Date	Signature of Joint Debto (if any)	DI
[If completed on behalf of a partnership or corporation]  I declare under penalty of perjury that I have read the answe thereto and that they are true and correct to the best of my k		
Date	Signature	
		Print Name and Title
[An individual signing on behalf of a partnership or corpora	ation must indicate pos	ition or relationship to debtor.]
cont	inuation sheets attache	d
Penalty for making a false statement: Fine of up to \$500,00	00 or imprisonment for ı	up to 5 years, or both. 18 U.S.C. §§ 152 and 3571
DECLARATION AND SIGNATURE OF NON-ATTOR  I declare under penalty of perjury that: (1) I am a bankruptcy petition ompensation and have provided the debtor with a copy of this docume and 342(b); and, (3) if rules or guidelines have been promulgated pursuankruptcy petition preparers, I have given the debtor notice of the maxing fee from the debtor, as required by that section.	n preparer as defined in ent and the notices and lant to 11 U.S.C. § 110	111 U.S.C. § 110; (2) I prepared this document for information required under 11 U.S.C. §§ 110(b), 110(h), 10(h) setting a maximum fee for services chargeable by
rinted or Typed Name and Title, if any, of Bankruptcy Petition Prepare	er	Social-Security No. (Required by 11 U.S.C. § 110.)
the bankruptcy petition preparer is not an individual, state the name, esponsible person, or partner who signs this document.	title (if any), address, a	and social-security number of the officer, principal,
Address		
Signature of Bankruptcy Petition Preparer		Date

not an individual:

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 18 U.S.C. § 156.

Case 09-21834 Doc 1 Filed 06/16/09 Entered 06/16/09 15:25:42 Desc Main Document Page 36 of 40

B 8 (Official Form 8) (12/08)

## UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re RICHARD D. CURRENSJR.,	
Debtor	

Case No. \_\_

## **CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION**

PART A – Debts secured by property of the estate. (Part A must be fully completed for EACH debt which is secured by property of the estate. Attach additional pages if necessary.)

Property No. 1	
Creditor's Name: CITIBANK	Describe Property Securing Debt: HOMESTEAD
Property will be (check one):  ☐ Surrendered	
If retaining the property, I intend to (check at least one):  ☐ Redeem the property ☐ Reaffirm the debt ☐ Other. Explain using 11 U.S.C. § 522(f)).	(for example, avoid lien
Property is (check one):  Claimed as exempt	Not claimed as exempt
Property No. 2 (if necessary)	
Creditor's Name:	<b>Describe Property Securing Debt</b> :
CHASE BANK	HOMESTEAD
Property will be (check one): ☐ Surrendered	
If retaining the property, I intend to (check at least one):  ☐ Redeem the property  ☐ Reaffirm the debt ☐ Other. Explain using 11 U.S.C. § 522(f)).	(for example, avoid lien
Property is (check one):  Claimed as exempt	Not claimed as exempt

B 8 (Official Form 8) (12/08)

**PART B** – Personal property subject to unexpired leases. (All three columns of Part B must be completed for each unexpired lease. Attach additional pages if necessary.)

Property No. 1		
Lessor's Name:	Describe Leased Property:	Lease will be Assumed pursuant to 11 U.S.C. § 365(p)(2):  ☐ YES ☐ NO
Property No. 2 (if necessary)		
Lessor's Name:	Describe Leased Property:	Lease will be Assumed pursuant to 11 U.S.C. § 365(p)(2):  ☐ YES ☐ NO
Property No. 3 (if necessary)		
Lessor's Name:	Describe Leased Property:	Lease will be Assumed pursuant to 11 U.S.C. § 365(p)(2): ☐ YES ☐ NO
	I (if any)  jury that the above indicates my increase to an unexp	
estate securing a describing of per	sommer property subject to an unexp	
Date:	Signature of Debtor	
	Signature of Joint Debtor	

B 8 (Official Form 8) (12/08)

## **CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION**

(Continuation Sheet)

## **PART A -** Continuation

Property No.			
Creditor's Name:		Describe Prop	erty Securing Debt:
Property will be (check one):			
☐ Surrendered	☐ Retained		
If retaining the property, I intend to (ch	neck at least one):		
☐ Redeem the property			
Reaffirm the debt			
Other. Explain		(for ex	ample, avoid lien
using 11 U.S.C. § 522(f)).			
Property is (check one):			
☐ Claimed as exempt	_	Not claimed as	exempt
PART B - Continuation			
Titt D Continuation			
Property No.			
Lessor's Name:	Describe Leas	ed Property:	Lease will be Assumed pursuant
		1 1	to 11 U.S.C. § 365(p)(2):
			☐ YES ☐ NO
	<u> </u>		
Property No.			
Lessor's Name:	Describe Leas	ed Property:	Lease will be Assumed pursuant
Zeros o I image		i i opeity.	to 11 U.S.C. § 365(p)(2):
			☐ YES ☐ NO

Case 09-21834 Doc 1 Filed 06/16/09 Entered 06/16/09 15:25:42 Desc Main Document Page 39 of 40

B 203 (12/94)

# United States Bankruptcy Court

		_	Northern	_ District Of _	ILLINOIS		
In	re	RICHARD D	. CURREN JR.				
					Case No.		
De	ebto	or RICHARD I	O. CURREN JR.		Chapter7	-	
		DISCLOS	URE OF COMPE	NSATION OF A	ATTORNEY FOR I	DEBTOR	
1.	Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that I am the attorney for the above-named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s in contemplation of or in connection with the bankruptcy case is as follows:						
	Fo	r legal services, I h	have agreed to accept			\$1,000	
2.	Th	e source of the co	mpensation paid to m	e was:			
		✓ Debtor	Other (s	pecify)			
3.	Th	e source of compe	ensation to be paid to	me is:			
		Debtor	Other (s	pecify)			
4.		I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.					
		members or asso		A copy of the agre	with a other person or perment, together with a l		
5.		return for the abovese, including:	ve-disclosed fee, I hav	e agreed to render	egal service for all aspe	ects of the bankruptcy	
	a.	. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;					
	b.	Preparation and t	filing of any petition, s	chedules, statemen	ts of affairs and plan wh	nich may be required;	
	c.	Representation of hearings thereof;		eting of creditors an	d confirmation hearing,	, and any adjourned	

Case 09-21834 Doc 1 Filed 06/16/09 Entered 06/16/09 15:25:42 Desc Main Document Page 40 of 40 DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR (Continued)

		Representation of the debtor in adversary proceedings and other contested bankruptcy matters;  [Other provisions as needed]				
6.	Ву	agreement with the debtor(s), the above-disclosed fee does not include the following services:				
	THIS FEE DOES NOT COVER ADVERSARY PROCEEDINGS OR CONTESTS					
		CERTIFICATION				
		I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceedings.				
	-	5-5-09 //ARTHUR ALLAN// Date Signature of Attorney				
		//Arthur Allan// Name of law firm				